



**ENTERED PURSUANT TO ADMINISTRATIVE ORDER NO. 16-04.  
TERESA D. UNDERWOOD, CLERK OF BANKRUPTCY COURT**

**BY: /s/ Stephanie Pete**  
**Deputy Clerk**

**Dated: 12:26 PM July 25 2018**

**THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

IN RE:	)	CHAPTER 13 PROCEEDING
	)	
BRANDI MONIQUE DANIELS	)	ORDER CONFIRMING PLAN
	)	
322 TRIGONIA DRIVE	)	CASE NO. 17-52679
AKRON, OH 44302	)	
	)	JUDGE Alan M. Koschik
	)	
Debtor(s)	)	
	)	
	)	
	)	

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The Chapter 13 plan (the "Plan") in this case came on for confirmation at a hearing before the Court. A copy of the Plan is attached to this Order Confirming Plan (the "OCP"). Based upon the papers filed in this case, information presented by the Standing Chapter 13 Trustee (the "Trustee") and such other matters, if any, presented by the Debtor or the Debtors, in a joint case, (collectively, the "Debtor"), Debtor's counsel, any objector or any other interested party, the Court finds that:

- A) Notice of the confirmation hearing was duly given.
- B) The Plan complies with applicable provisions of Title 11 of the United States Code (the "Bankruptcy Code").

**IT IS THEREFORE ORDERED THAT:**

- 1) The Plan is confirmed.
- 2) The Debtor's Plan is incorporated into this OCP as if fully rewritten herein, provided, however, that

- should there be any inconsistencies between the Plan and this OCP, this OCP shall control.
- 3) The Plan may extend beyond its stated term, but not to exceed a total of sixty (60) months in duration, in order to carry out the provisions of this OCP without further application or notice pursuant to Bankruptcy Code Section 1322(c).
  - 4) Pursuant to Bankruptcy Code Section 1302(b)(4), the Trustee is authorized and permitted to send notices, plan balances and other general information concerning the administration of the Plan directly to the Debtor.
  - 5) The property of this bankruptcy estate shall consist of all items listed in Bankruptcy Code Sections 541 and 1306, including, but not limited to all postpetition assets and income acquired by the Debtor.
  - 6) All property of the estate acquired after the commencement of the case and not reported to the Trustee or scheduled in accordance with Rule 1007(h) of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules") shall remain property of the estate and will not vest in the Debtor upon confirmation under Bankruptcy Code Section 1327(b).
  - 7) All property owned by the Debtor prepetition which is properly disclosed on the petition schedules shall remain in possession of the Debtor and such prepetition property shall vest in the Debtor upon confirmation. Creditors, as that term is defined in Bankruptcy Code Section 101, may not proceed against property which has vested in the Debtor without requesting a hearing pursuant to Bankruptcy Code Section 362.
  - 8) The valuation of secured claims listed in the Plan pursuant to Bankruptcy Code Section 506(a) shall be determined by the Court upon motion and the opportunity for hearing as discussed in the Court's decision in In Re Fiorilli, 196 B.R. 83 (Bankr. N.D. Ohio 1996) and Creditors shall not be bound by valuations made in the Plan and schedules unless this procedure is followed.
  - 9) Creditors seeking to be paid under the Plan must file a proof of claim pursuant to Bankruptcy Rule 3002.
  - 10) Absent an objection or court order, the Trustee shall pay proofs of claim as filed pursuant to Bankruptcy Code Section 502 and Bankruptcy Rule 3001(f).
  - 11) Pursuant to Bankruptcy Code Sections 521(3) and (4) and Bankruptcy Rule 4002(3) and (4), the Debtor is under a continuing obligation to cooperate with the Trustee and disclose all income and assets.

#### **RESPONSIBILITY OF THE DEBTOR IN A CHAPTER 13 PLAN**

- 1) The Debtor agrees to make timely payments in the amount stated in the Plan (the "Plan Payments"). Furthermore, the Debtor agrees to devote all future disposable income to the Plan as required by Bankruptcy Code Sections 1322(a)(1) and 1325(b)(2). A Debtor who is regularly employed must make Plan Payments by payroll deduction, unless the Trustee has consented to an agreed order allowing direct payments. A Debtor who is self-employed or who has other sources of income must make the Plan Payments by money order or certified check. ***The Debtor is responsible for making the Plan Payments to the Trustee by no later than the 20th of each month.***
- 2) If the Plan provides that the Debtor is to make postpetition mortgage payments directly outside of the Plan, the Debtor agrees to make those postpetition mortgage payments timely.
- 3) The Debtor must give notice of any change of address to Debtor's attorney, the Trustee and the Clerk of the U.S. Bankruptcy Court.
- 4) The Debtor is under a continuing obligation during the course of the Plan to consult Debtor's attorney if Debtor is unable to make Plan Payments.
- 5) The Debtor shall not incur additional debt exceeding \$1,000 (One thousand dollars), cumulatively over the life of the Plan, without notice to the Trustee and approval from the Court.
- 6) The Debtor shall not transfer any interest in real property or automobiles without the Court's approval.
- 7) The Debtor shall not transfer personal property valued at \$1,500 (One thousand five hundred dollars) or more without the Court's approval.
- 8) If the Debtor seeks to refinance real estate, the Debtor is under an on-going obligation to consult with Debtor's attorney before completing said refinancing. Refinancing must be reviewed by the Trustee and approved by the Court.
- 9) The Debtor is under a continuing obligation during the Plan to pay all applicable taxes as such taxes become due, including, but not limited to, (a) income taxes to federal, state, and local taxing authorities, (b) local property taxes and (c) sales and payroll taxes for

which the Debtor is personally responsible. The Debtor must timely file all postpetition tax returns. Upon request of the Trustee, the Debtor must supply copies of tax returns to the Trustee during the Plan.

- 10) Tax refunds in excess of \$1,500 (One thousand five hundred dollars), calculated to exclude Earned Income Tax Credits and child and dependant care credits, are property of the bankruptcy estate and must be paid to the Trustee, for the benefit of creditors, for distribution according to the Plan.
- 11) The Debtor may make application to the Trustee and the Court if the Debtor has a compelling reason to retain tax refunds in excess of \$1,500 (One thousand five hundred dollars).
- 12) The Debtor is under a continuing obligation to maintain homeowner's insurance during the Plan. Furthermore, the Debtor is under a continuing obligation to maintain minimum automobile liability coverage required by Ohio law during the Plan. The Trustee is authorized to request proof of automobile and homeowner's insurance, as the Trustee deems appropriate.
- 13) A Debtor engaged in self-employment (sole proprietorship, S-corporation, owner of C-corporation, or rental properties) is required semi-annually to supply updated financial information as requested by the Trustee.

#### **RESPONSIBILITY OF HOLDERS OF SECURED CLAIMS**

- 1) Holders of secured claims on either real or personal property of the Debtor do not need to seek relief from the automatic stay pursuant to Bankruptcy Code Section 362 for the limited purpose of supplying the Debtor coupon books, notice of a change in address of the creditor, notice of a change in servicing agent for the creditor, annual 1098 tax information, and all other information that provides the Debtor an accounting of payments paid both by the Debtor directly and by the Trustee.
- 2) All holders of claims secured by mortgages or deeds of trust on real property shall apply payments designated as a cure of prepetition arrearage and paid under the Plan to prepetition payments, and shall apply payments designated as postpetition payments and paid outside the plan after the commencement of the case to on-going postpetition payments.
- 3) All holders of secured claims shall refrain from imposing late charges on postpetition payments if those payments are paid timely.
- 4) Provided that the Debtor is current in his/her postpetition mortgage payments and current in his/her plan payments to the Trustee, and is occupying the premises that is subject to the mortgage or deed of trust, holders of claims secured by mortgages or deeds of trust shall refrain from the imposition of monthly inspection fees, attorneys fees, paralegal fees or other type of bankruptcy monitoring fees without prior approval of the Bankruptcy Court, after notice and hearing.
- 5) All holders of claims secured by mortgages or deeds of trust shall refrain from holding an amount equivalent to more than one month's postpetition payment in a "suspense account" or other similar device that serves to prevent the application to the account of the Debtor's payment of either principal or interest.
- 6) If the Plan provides that the Trustee is to make the mortgage payment (both prepetition and postpetition), the mortgage payments are deemed timely paid as long as the Debtor is current in payments to the Trustee. This provision does not apply if the Plan provides for payment of postpetition mortgage payments directly by the Debtor outside the Plan.

#### **PAYMENT OF ATTORNEY FEES IN A CHAPTER 13 PLAN**

- 1) Debtor's counsel fees in Chapter 13 cases filed in Akron, Ohio, shall be deemed an administrative expense of the bankruptcy estate pursuant to Bankruptcy Code Section 503 (b). Upon confirmation of the Plan, provided sufficient funds have been paid into the Plan, the Trustee shall commence payment of attorney fees pursuant to Bankruptcy Code Sections 507 (a)(1) and 1326(b)(1), subject to Administrative Order No. 12-03.
- 2) Debtor's counsel shall remain counsel of record and provide representation on behalf of the Debtor until completion or dismissal of this case, unless said representation has been excused by the Court. Failure to attend to such representation may result in an order requiring disgorgement of fees.
- 3) Pursuant to the disclosure of compensation of Attorney for debtor(s) attorney fees have been requested in the total amount of \$3,063.00.

Approved:

/s/ Keith L. Rucinski  
Keith L. Rucinski, Esquire  
Chapter 13 Trustee  
One Cascade Plaza. #2020  
Akron, OH 44308  
Phone: 330-762-6335  
Fax: 330-762-7072



**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In Re: ) Chapter 13 Case No.: 17 - 52679 - amk  
 )  
Brandi Monique Daniels )  
 )  
 ) Judge Alan M. Koschik  
 )  
Debtor. ) Original Chapter 13 Plan  
 ) X Third Amended Chapter 13 Plan 6/22/18  
 ) X See Paragraph Twelve for Special Provisions

\*\*\*\*\*  
**ATTENTION CREDITORS - YOUR RIGHTS MAY BE AFFECTED.**

The purpose of this plan is to organize how claims are proposed to be paid and allow users of the plan to easily review the plan for specific items and treatment under the plan. Creditors must exercise their own judgment in deciding whether to accept or oppose the plan. Creditors should read this plan carefully and discuss it with their attorney. Anyone who wishes to oppose any provision of this plan must file with the Court a timely written objection. This plan may be confirmed and become binding without further notice or hearing unless a timely written objection is filed. **Creditors must file a proof of claim with the Court in order to receive distributions under this plan. Absent an objection by the Debtor(s) or other party in interest, the Trustee shall pay claims as filed. Secured claims must have proof of security attached. Creditors claiming a right to interest should state the interest rate on the front page of the proof of claim.**

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Plan is being amended: (1) to remove Summit County Fiscal Officer from paragraph 4(b). Creditor was inadvertently scheduled in paragraph 4(b) and was properly scheduled in paragraph 10, and to decrease the monthly plan payment..

**I. PLAN PAYMENTS**

Within 30 days of the filing of this bankruptcy case, the Debtor or Debtors (hereinafter "Debtor") shall commence making monthly plan payments (the "Monthly Plan Payment") pursuant to 11 U.S.C. §1326(a)(1), as follows:

A. To the Chapter 13 Trustee (hereinafter "Trustee"): \$504.00 per month, payable in  
monthly semi-monthly ☒ bi-weekly weekly installments of \$ 232.62

☒ The Debtor is employed by Third Federal Savings & Loan, 7007 Broadway Avenue, Cleveland, OH 44105  
and debtor shall make payment by payroll deduction.

☐ The Debtor is self-employed and shall make payments to the Trustee by cashier check or money order.

☐ The Debtor is retired and/or has (source of income) and shall make payments to the Trustee by check or money order.

**TAX REFUNDS**

The Debtor(s) further proposes to devote all annual income tax refunds greater than \$1,500 (Fifteen Hundred Dollars), excluding child care, educational, and earned income credits to the repayment of creditors under this plan. Tax Refunds are in addition to the monthly plan payment and the Trustee is authorized to adjust the unsecured dividend based on the turnover of any future tax refunds.

**TEMPORARY SUSPENSION OF PLAN PAYMENTS**

Upon application by the Debtor(s), and for good cause shown, the Court may consider and may grant a temporary suspension of plan payments without hearing or notice. A suspension of plan payments, if approved by the Court, will not

reduce the total amount of repayment creditors are to receive under the plan. The Debtor(s) agree that should a pay suspension be approved, the suspended payments shall be added to the end of the plan and must be made in order for the Debtor(s) to earn a discharge. The Debtor(s) may extend the duration of their plan in order to make up the suspended payments. Creditors entitled to interest shall their interest continue to accrue during any suspension period. Debtor(s) shall not suspend their plan payments to a level which prohibits conduit mortgage payments from being paid.

## 2. ADEQUATE PROTECTION PAYMENTS PRIOR TO CONFIRMATION

Concurrent with the filing of this plan, the Debtor has filed an agreed entry with the Trustee authorizing the Trustee to make adequate protection payments to the following creditors. Pursuant to 11 USC Section 102, creditors shall have 20 days to review the agreed entry for adequate protection payments and file an objection if the creditor opposes the adequate protection payment.

<u>Creditor</u>	<u>Collateral</u>	<u>Acc't #</u>	<u>Address</u>	<u>Amount</u>
NONE				

## 3. ORDER OF DISTRIBUTION

After confirmation of this plan, funds available for distribution will be paid monthly by the Trustee in the following order: (i) Trustee's authorized percentage fee and/or administrative expenses; (ii) attorney fees as allowed under applicable rules and guidelines; (iii) monthly payments as provided for in Paragraphs 4, 5 and 6; (iv) priority domestic support obligation claims pursuant to 11 U.S.C. §507(a)(1); (v) other priority unsecured claims pursuant to 11 U.S.C. §507(a); and (vi) general unsecured claims. If the Trustee has received insufficient funds from the Debtor to make the monthly payment to secured creditors, the Trustee may use best efforts to pay secured creditors from the funds on deposit with the Trustee on the date of distribution. Should the Debtor's plan payments result in the completion of payments to unsecured and priority creditors while leaving a balance owing to secured creditors, the Trustee is authorized to remove the fixed monthly payment amounts to finish payment to secured creditors on a pro rata basis in order to expedite payment to the secured creditors.

## 4. CLAIMS SECURED BY REAL PROPERTY

### A. Conduit Mortgage payments to be Paid Through the Chapter 13 Plan

#### 1. The Debtor(s) Residence

<u>Creditor</u>	<u>Property Address</u>	<u>Monthly Payment</u>
NONE		

#### 2. Other real properties with mortgage payments to be conduit through the plan:

<u>Creditor</u>	<u>Property Address</u>	<u>Monthly Payment</u>
NONE		

Conduit payments shall begin for the month which the case was filed,. During the plan, conduit payments are subject to changes due to escrow, interest and other adjustments. Unless real estate taxes and insurance are included in the mortgage payments paid by the Trustee pursuant to the Plan, the Debtor shall remain responsible for paying those obligations as they become due. The creditor should file with the Court any changes in the



mortgage payment. If the mortgage payment is increased and it causes feasibility issues, the Trustee will file a motion to increase the Debtor's payments to maintain feasibility of the plan. The Trustee shall not commence monthly mortgage payments until the creditor files its Proof of Claim and the Plan is confirmed. The mortgage creditor, or any of its successor or services, shall accept the Trustee's payment as being timely made. However, debtor bears ultimate responsibility of making the monthly Chapter 13 payment timely in order for the Trustee to make the mortgage payment.. Accordingly the debtor(s) shall ensure that the Trustee receives the payment no later than the 20th of each month so that the mortgage payment can be made. The Trustee shall not bear responsibility to the creditor should the debtor fail to make the Chapter 13 plan payment timely

#### **B. Mortgage Arrearages and Real Estate Tax Arrearages**

Trustee shall pay the monthly payment amount to allowed claims for mortgage arrearages and real estate tax arrearages in equal monthly payments or pro rata (whichever is stated below).

<u>Creditor</u>	<u>Property Address</u>	<u>Estimated Arrearage Claim</u>	<u>Monthly Payment (Paid by Trustee)</u>
Summit County Fiscal Officer	322 Trigonía	\$1,566.83	\$75.00

#### **C. Liens and Other Claims secured by Real Estate**

<u>Creditor</u>	<u>Property Address</u>	<u>Amount to be Paid Through the Plan</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
NONE				

#### **5. CLAIMS SECURED BY PERSONAL PROPERTY**

##### **A. Secured Claims to be Paid Through the Plan:**

Trustee shall pay the following claims in equal monthly payments.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Claim Amount</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
Santander Financial	2012 Kia Forte	\$9,834.41	6.50%	\$250.00

#### **6. FEDERAL TAX LIENS SECURED BY REAL AND PERSONAL PROPERTY**

<u>Claim Amount</u>	<u>Interest Rate</u>	<u>Monthly Payment (Paid by Trustee)</u>
NONE		

#### **7. DOMESTIC SUPPORT OBLIGATIONS**

Debtors does do not X have domestic support obligations pursuant to 11 U.S.C. §101(14A).

If the Debtor does have domestic support obligations:

The holder(s) of any claims for domestic support obligations pursuant to 11 U.S.C. §1302(d) are as specified below. If the holder of a claim is a minor, the name and address of the minor holder shall be disclosed to the Trustee contemporaneously with the filing of this plan in compliance with 11 U.S.C. §112.

<u>Holder Name</u>	<u>Address of Holder (If Known)</u>	<u>Address of Child Enforcement Support Agency (Mandatory)</u>
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NONE

Trustee shall pay pursuant to 11 U.S.C. §507(a)(1) on a pro-rata basis the allowed arrearage claims for domestic support obligations. Debtor shall pay all post-petition domestic support obligations as those payments ordinarily come due.

<u>Creditor Name</u>	<u>Creditor Address</u>	<u>Estimated Arrearage Claim</u>
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NONE

#### 8. OTHER PRIORITY CLAIMS

Trustee shall pay pursuant to 11 U.S.C. §507(a) on a pro-rata basis other allowed unsecured priority claims.

<u>Creditor</u>	<u>Claim Amount</u>
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State of Ohio	\$175.53
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#### 9. GENERAL UNSECURED CLAIMS

All timely filed pre-petition undisputed non priority unsecured creditors shall receive a 100% dividend..

The Trustee is authorized to adjust the percentage dividend or dollar amount if funds other than the scheduled plan payments are received by the Trustee, unless the Court has ordered the funds distributed to secured or priority creditors. This can include, but is not limited to, the turnover of tax refunds, property sales, inheritance, or bonuses while the Chapter 13 plan is pending.

The Trustee is authorized to adjust the percentage dividend or dollar amount accordingly if any unsecured creditor returns funds to the Trustee for any reason. The returned funds will be distributed to the remaining unsecured creditors.

The Trustee is authorized to adjust the percentage dividend or dollar amount accordingly if all unsecured creditors have not filed claims by the claims bar date, and the failure of these creditors to file claims will cause the plan to complete before the Debtor(s)'s respective applicable commitment period.

Unless the Court orders otherwise, the Trustee is authorized to adjust the percentage dividend or dollar amount to that the Debtor(s) plan extends for the Debtor(s)'s full applicable commitment period.

**THE TRUSTEE IS NOT AUTHORIZED TO INCREASE PLAN PAYMENTS UNLESS THE TRUSTEE HAS FILED A MOTION PUTTING THE DEBTOR AND DEBTOR'S COUNSEL ON NOTICE AND THE COURT APPROVES THE MOTION.**



#### 10. PROPERTY TO BE SURRENDERED

Debtor will surrender the following property no later than 30 days from the filing of the case unless specified otherwise in the plan. The creditor may file a claim for the deficiency and will be treated as a non-priority unsecured creditor. Any unsecured deficiency claim must be filed within 180 days from the date that the petition is filed. A deficiency claim filed beyond the 180 days must be allowed by separate order of the Court.

<u>Creditor</u>	<u>Property Description</u>
Wood Cove III	1344 8th Avenue, Akron, Ohio
Summit County Fiscal Officer	1344 8th Avenue, Akron, Ohio

#### 11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

All executory contracts and unexpired leases are rejected except the following, which are assumed and shall be paid directly by the Debtor to the creditor:

<u>Creditor</u>	<u>Property Description</u>
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NONE

#### 12. POST-PETITION CLAIMS

The plan shall allow for the payment of all or a part of a post-petition claim allowed under 11 U.S.C. Sec. 1305.

#### 13. SPECIAL PROVISIONS

1. Debtor owes student loans to EdSouth / GLELSI, Key Education Resource, and US Dept of Education / GLELSI. These loans extend beyond the 60 month term of debtor's plan. These loans will be paid by debtor outside of the plan. The trustee will make no distribution to these creditors from the plan payments.

/s/ Brandi Monique Daniels

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Brandi Monique Daniels – Debtor

DATE: 6 / 6 / 18

Submitted,

*/s/ Mark H. Knevel*

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**KNEVEL LAW CO. LPA**

Mark H. Knevel, 0029285

Attorneys for Debtor

5250 Transportation Blvd Suite 201

Garfield Heights, Ohio 44125

(216) 523 - 7800 FAX 523-7801

Email: [mknevel@knevellaw.com](mailto:mknevel@knevellaw.com)

### **CERTIFICATION OF SERVICE**

I certify a true and correct copy of the Debtor's Amended Chapter 13 Plan, was served via the Court's Electronic Case Filing System as indicated below, or by Ordinary US Mail, on this the 22nd day of June, 2018:

**Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:**

**Office of the United States Trustee – Region 9**

**Cleveland Office of the United States Trustee**, on behalf of Daniel M. McDermitt, United States Trustee for Region 9 at the registered United States Trustee ECF mail box @usdoj.gov, established with the bankruptcy court.

**Chapter 13 Trustee**

**Keith Rucinski** at [krucinski@ch13akron.com](mailto:krucinski@ch13akron.com)

**Joseph A. Ferrise** at [jferrise@ch13akron.com](mailto:jferrise@ch13akron.com)

**By Ordinary US Mail**

**Debtor**

**Brandi Monique Daniels**  
322 Trigon Drive  
Akron, OH 44302

**Creditors**

**All scheduled creditors**  
(See attached clerk's mailing matrix)

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**NORTHERN DISTRICT OF OHIO**

In Re: ) Chapter 13 Case No.: 17 - 52679 - amk  
Brandi Monique Daniels )  
Debtor. ) Judge Alan M. Koschik

**NOTICE OF AMENDMENT TO CHAPTER 13 PLAN  
PRIOR TO CONFIRMATION**

Debtor has filed an Amendment to his Chapter 13 Plan Prior to Confirmation, in the above captioned bankruptcy case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney. If you have on in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).**

If you do not want the Court to Confirm debtor's Amended Chapter 13 Plan, or if you want the Court to consider your views on the Amendment then on or before July 13th, 2018 you or your attorney must file with the Court a written request for a hearing and a written response explaining your position at :

**US Bankruptcy Court  
455 Federal Building  
2 South Main Street  
Akron, Ohio 44308**

**You must also mail a copy to:**

**Debtor(s) Attorney  
Mark H. Knevel, Esq.  
Knevel Law Co LPA  
5240 Transportation Blvd #201  
Garfield Heights, OH 44125**

**Chapter 13 Trustee  
Keith L. Rucinski,  
One Cascade Plaza, Suite 2020  
Akron, Ohio 44308**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought and may enter an order granting that relief.

Respectfully submitted,

*/s/ Mark H. Knevel*

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**KNEVEL LAW CO. LPA**  
Mark H. Knevel, Esq. (0029285)  
Attorneys for Debtor  
5250 Transportation Blvd Suite 201  
Garfield Heights, Ohio 44125  
(216) 523-7800 FAX 523-7801  
Email: mknevel@knevellaw.com

### **CERTIFICATION OF SERVICE**

I certify a true and correct copy of the Notice of Hearing on Debtor's Second Amended Chapter 13 Plan Prior to Confirmation, was served via the Court's Electronic Case Filing System as indicated below, or by Ordinary US Mail, on this the 22nd day of June, 2018:

**Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:**

**Office of the United States Trustee – Region 9**

**Cleveland Office of the United States Trustee**, on behalf of Daniel M. McDermitt, United States Trustee for Region 9 at the registered United States Trustee ECF mail box @usdoj.gov, established with the bankruptcy court.

**Chapter 13 Trustee**

**Keith Rucinski** at [krucinski@ch13akron.com](mailto:krucinski@ch13akron.com)

**Joseph A. Ferrise** at [jferrise@ch13akron.com](mailto:jferrise@ch13akron.com)

**By Ordinary US Mail**

**Debtor**

**Brandi Monique Daniels**  
322 Trigon Drive  
Akron, OH 44302

**Creditors**

**All Scheduled Creditors**  
(See attached Clerk of Courts Mailing Matrix)

*/s/ Mark H. Knevel*

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**KNEVEL LAW CO. LPA**  
Mark H. Knevel, (0029285)  
Attorney for Debtor

Label Matrix for local noticing  
0647-5  
Case 17-52679-amk  
Northern District of Ohio  
Akron  
Fri Jun 22 09:02:26 EDT 2018

ADT Security Systems  
c/o Tate & Kirlin Assoc  
580 Middletown Blvd Ste  
Langhorne, PA 19047-1827

BONY N.A. AS ELT FOR KEYCORP  
CLAIMS FILING UNIT  
PO BOX 8973  
MADISON WI 53708-8973

City of Akron  
Public Utilities Bureau  
146 S High Street Rm 211  
Akron, OH 44308-1894

Credit Collection Services  
725 Canton Street  
Norwood, MA 02062-2679

Donald L. Stone D.P.M.  
3090 West Market Street  
Suite 112  
Akron, OH 44333-3615

Eagle Loan Co Of Ohio  
6817 Pearl Road  
Middleburgh Heights, OH 44130-3616

GLHEC on behalf of Great Lakes Higher Ed Gua  
PO Box 8961  
Madison WI 53708-8961

LVNV Funding, LLC its successors and assigns  
assignee of MHC Receivables, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Merrick Bank Corp  
Po Box 9201  
Old Bathpage, NY 11804-9001

Ohio Department of Taxation  
Attn: Bankruptcy Division  
PO Box 530  
Columbus, OH 43216-0530

Ace Cash Express  
1231 Greenway Drive  
Suite 700  
Irving, TX 75038-2556

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

Clerk of Courts  
Summit County Court of Common Pleas  
205 South High Street  
Domestic Relations Division  
Akron, OH 44308-1663

Digestive Disease Co Akron  
c/o First Federal Credit Control  
24700 Chagrin Blvd Suite 205  
Beachwood, OH 44122-5662

EAGLE LOAN CO  
1889 WEST MARKET ST  
AKRON OHIO 44313-6909

Edsouth/glelsi  
Po Box 7860  
Madison, WI 53707-7860

Key Education Resource  
P.o. Box 7860  
Madison, WI 53707-7860

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

Mid America Bk/total C  
5109 S Broadband Ln  
Sioux Falls, SD 57108-2208

455 John F. Seiberling Federal Building  
US Courthouse  
2 South Main Street  
Akron, OH 44308-1848

Atlas Acquisitions LLC  
294 Union St.  
Hackensack, NJ 07601-4303

Capital One  
PO Box 6492  
Carol Stream, IL 60197-6492

Comenity Bank - New York & Co.  
P.O. Box 659728  
San Antonio, TX 78265-9728

Dominion East Ohio Gas Company 9/16  
ATTN: Bankruptcy  
PO Box 5759  
Cleveland, OH 44101-0759

EDSOUTH  
CLAIMS FILING UNIT  
PO BOX 8973  
MADISON WI 53708-8973

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104-4868

Kristen M. Scalise  
Fiscal Officer  
Summit County Fiscal Office  
175 S. Main Street  
Akron, Ohio 44308-1306

Maxlend Cash Advance  
P.O. Box 639  
Parshall, ND 58770-0639

Midland Funding LLC  
PO Box 2011  
Warren, MI 48090-2011



Ohio Department of Taxation  
Bankruptcy Division  
P.O. Box 530  
Columbus, OH 43216-0530

Ohio Edison  
5001 NASA Blvd  
Fairmont, WV 26554-8248

Ohio Edison  
Attn: Bankruptcy Department  
76 South Main Street  
Akron, OH 44308-1817

PNC Bank  
P.O. Box 747032  
Pittsburgh, PA 15274-7032

Premier Bankcard, LLC  
Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-7999

Quantum3 Group LLC as agent for  
ACE Cash Express INC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
MOMA Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Santander Consumer USA  
Attn: Bankruptcy Dept.  
P.O. Box 560284  
Dallas, TX 75356-0284

Santander Consumer Usa  
Po Box 961245  
Ft Worth, TX 76161-0244

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

Summa Physicians, Inc.  
P.O. Box 630092  
Cincinnati, OH 45263-0092

Summit County Fiscal Officer  
175 S. Main Street #320  
Akron, OH 44308-1310

Support Services Respirator  
c/o First Federal Credit Control  
24700 Chagrin Blvd Suite 205  
Beachwood, OH 44122-5662

T Mobile/T-Mobile USA Inc  
by American InfoSource LP as agent  
PO Box 248848  
Oklahoma City, OK 73124-8848

T-Mobile  
c/o Enhanced Recovery Co LLC  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Transworld Systems Inc.  
802 E. Martintown Road  
Suite 201  
North Augusta, SC 29841-5352

US DEPT OF EDUCATION  
CLAIMS FILING UNIT  
PO BOX 8973  
MADISON, WI 53708-8973

US Department of Education /GLELSI  
Office of the United States Attorne  
Carl B. Stokes United States Court  
801 West Superior Avenue, Suite 400  
Cleveland, OH 44113-1852

US Department of Education /GLELSI\*  
Direct Loan Servicing Center  
PO Box 5609  
Greenville, TX 75403-5609

US Department of Education /GLESLI  
Attorney General of the United Stat  
Main Justice Building  
10th & Constitution Avenue, N.W.  
Washington, DC 20530-0001

US Department of Education /GLElsi\*  
PO Box 7860  
Madison, WI 53707-7860

Verizon  
by American InfoSource LP as agent  
PO Box 248838  
Oklahoma City, OK 73124-8838

Verizon Wireless  
P.O. Box 4002  
Acworth, GA 30101-9003

Woodcove III LLC  
PO Box 7055  
Beverly Hills, CA 90212-7055

Brandi Monique Daniels  
322 Trigonía Drive  
Akron, OH 44302-1430

Keith Rucinski  
Chapter 13 Trustee  
One Cascade Plaza Suite 2020  
Akron, OH 44308-1160

Mark H. Knevel  
Knevel Law Co. LPA  
Kannard Professional Bldg.  
5250 Transportation Blvd #201  
Garfield Heights, OH 44125-5361

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Capital One  
15000 Capital One Dr  
Richmond, VA 23238-0000

Sprint  
P.O. Box 4191  
Carol Stream, IL 60197-4191

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Woods Cove III, LLC

End of Label Matrix	
Mailable recipients	56
Bypassed recipients	1
Total	57